Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
MD		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1: Identify Yourself			
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
Your full name			
Write the name that is on	Debora		
your government-issued	First name	First name	
example, your driver's	K.		
license or passport).	Middle name	Middle name	
Bring your picture	Moxley		
	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
meeting with the tractice.			
All other names you have used in the last 8 years	e		
Include your married or maiden names.			
Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2480		
	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Moxley Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 1: Debora First name K. Middle name Moxley Last name and Suffix (Sr., Jr., II, III)	About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Moxley Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 2 (Spouse Only in a Joint Case): First name First name Middle name Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names.

Case 19-13588 Doc 1 Filed 03/18/19 Page 2 of 39

Debtor 1 Debora K. Moxley

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	7115 Greenbank Road Middle River, MD 21220	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Baltimore				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 19-13588 Doc 1 Filed 03/18/19 Page 3 of 39

Deb	otor 1	Debora K. Moxley					Case r	number (if known)			
Par	t 2: 1	ell the Court About	Your Bank	ruptcy Ca	se						
7.	The chapter of the Bankruptcy Code you are		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choos	sing to file under	☐ Chap	ter 7							
			☐ Chap	ter 11							
			☐ Chap	ter 12							
			■ Chap	ter 13							
8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cash order. If your attorney is submitting your payment on your behalf, your attorney may pay with a creat a pre-printed address.							n, cashier's check, or money h a credit card or check with				
					the fee in installme e <i>in Installment</i> s (Offic		e this option, sigr	n and attach the <i>Applic</i>	ation for Individuals to Pay		
			bu tha	t is not requat applies to	uired to, waive your fe o your family size and	e, and may do so you are unable to	o only if your inco	me is less than 150%	opter 7. By law, a judge may, of the official poverty line cose this option, you must fill with your petition.		
9.	Have	you filed for	□ No.								
	bankr	uptcy within the	Yes.								
	iasi o	years?	■ res.	District	Maryland	When	5/01/18	Case number	19_15967		
				District	iviai yianu	When	3/01/16	Case number	10-13007		
				District		When		Case number			
				2.0							
10.		ny bankruptcy	■ No								
	filed b not fil you, c	s pending or being by a spouse who is ling this case with or by a business er, or by an te?	☐ Yes.								
				Debtor				Relationship to y	ou		
				District		When		Case number, if	known		
				Debtor				Relationship to y	/ou		
				District		When		Case number, if	known		
11.		u rent your	■ No.	Go to li	ne 12.						
	reside		☐ Yes.	Has vo	ur landlord obtained a	n eviction judama	ent against vou?				
			– 165.	•	No. Co to line 12	stroneri jaagiin	and your				

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Case 19-13588 Doc 1 Filed 03/18/19 Page 4 of 39

Deb	otor 1 Debora K. Moxley	,		Case number (if known)		
Por	2 Poport About Any Ru	oinecces	Vou Own as a Sala Branzi	otor		
Par	Report About Any Bu	Isinesses	You Own as a Sole Propri	etor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.			
		☐ Yes.	Name and location of bu	usiness		
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if an			
	If you have more than one sole proprietorship, use a		Number, Street, City, St	ate & ZIP Code		
	separate sheet and attach it to this petition.		Check the appropriate b	pox to describe your business:		
	•			siness (as defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Re	al Estate (as defined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))		
			☐ Commodity Brok	xer (as defined in 11 U.S.C. § 101(6))		
			☐ None of the abo	ve		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business debtor?</i> For a definition of <i>small business debtor</i> , see 11	deadline operation				
	U.S.C. § 101(51D).	— 140.	Code.	er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am filing under Chapte	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own or	· Have Any	y Hazardous Property or A	ny Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is the hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs		If immediate attention is			
	immediate attention?		needed, why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?			
				Number, Street, City, State & Zip Code		

Debtor 1 Debora K. Moxley

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 19-13588 Doc 1 Filed 03/18/19 Page 6 of 39

Deb	otor 1 Debora K. Moxley	1		Case nu	mber (if known)		
Par	t 6: Answer These Quest	ions for Re	porting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as individual primarily for a personal, family, or household purpose."				
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.		business debts? Business debts are denvestment or through the operation of the			
			☐ No. Go to line 16c.	Ç .			
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you	u owe that are not consumer debts or bus	siness debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chap	ter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	☐ Yes.		7. Do you estimate that after any exempt nds will be available to distribute to unsec			
	administrative expenses		□ No				
	are paid that funds will be available for		□Yes				
	distribution to unsecured creditors?						
18.	How many Creditors do	1 -49		□ 1,000-5,000	☐ 25,001-50,000		
	you estimate that you owe?	□ 50-99		5001-10,000	5 0,001-100,000		
		100-19	· -	□ 10,001-25,000	☐ More than100,000		
		200-99	99				
19.	How much do you	□ \$0 - \$!		☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion		
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
		— \$500,0	- φτ million	· · · · · · · · · · · · · · · · · · ·	***************************************		
20.	How much do you estimate your liabilities	□ \$0 - \$5		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	to be?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$100 million	☐ More than \$50 billion		
		Δ φοσο,	you williamon		· · · · · · · · · · · · · · · · · · ·		
Par	t 7: Sign Below						
For	you	I have ex	amined this petition, and I d	declare under penalty of perjury that the in	nformation provided is true and correct.		
				er 7, I am aware that I may proceed, if elige e relief available under each chapter, and	gible, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.		
				id not pay or agree to pay someone who is the notice required by 11 U.S.C. § 342(b			
		I request	relief in accordance with th	e chapter of title 11, United States Code,	specified in this petition.		
		bankrupto 1519, and					
		Debora	ra K. Moxley K. Moxley of Debtor 1	Signature of De	ebtor 2		
		Executed	on March 18, 2019 MM / DD / YYYY	Executed on _	MM / DD / YYYY		

Case 19-13588 Doc 1 Filed 03/18/19 Page 7 of 39

Debtor 1 Debora K. Moxley Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Douglas R. Gorius	Date	March 18, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
Douglas R. Gorius 25387		
Printed name		
Douglas R. Gorius, PA		
Firm name		
511B Eastern Blvd		
Baltimore, MD 21221-6733		
Number, Street, City, State & ZIP Code		
Contact phone 410-391-0707	Email address	dgorius.esq@comcast.net
25387 MD		
Bar number & State		

Case 19-13588 Doc 1 Filed 03/18/19 Page 8 of 39

		ation to identify you					
Deb	otor 1	Debora K. Moxlo	Middle Name	Last Name			
	otor 2 use if, filing)	First Name	Middle Name	Last Name			
` .		kruptcy Court for the		<u> </u>			
		intraptoy Court for the	Wil				
	se number					_	c if this is an ded filing
Su Be a	mmary of	nd accurate as poss	ible. If two married people	d Certain Statistical are filing together, both are e e information on this form. If	qually responsible f	or supplyi	
your	original form			the box at the top of this pag			,
						Your a	ssets of what you own
1.	Schedule A/I 1a. Copy line	B: Property (Official 55, Total real estate	Form 106A/B) from Schedule A/B			\$	184,700.00
	1b. Copy line	62, Total personal p	operty, from Schedule A/B			\$	2,235.00
	1c. Copy line	63, Total of all prope	rty on Schedule A/B			\$	186,935.00
Par	t 2: Summa	rize Your Liabilities					
							abilities t you owe
2.			Claims Secured by Property umn A, Amount of claim, at	(Official Form 106D) the bottom of the last page of Pa	art 1 of Schedule D	\$	196,000.00
3.			e <i>Unsecured Claims</i> (Official rt 1 (priority unsecured claim	Form 106E/F) s) from line 6e of <i>Schedule E/F</i> .		\$	0.00
	3b. Copy the	total claims from Pa	rt 2 (nonpriority unsecured cl	aims) from line 6j of Schedule E	E/F	\$	2,046.29
				,	Your total liabilities	\$	198,046.29
Par	t 3: Summa	rize Your Income ar	nd Expenses				
4.		our Income (Official Implementation		1		\$	2,165.00
5.		Your Expenses (Officonthly expenses from				\$	1,865.00
Par	t 4: Answer	These Questions fo	or Administrative and Statis	stical Records			
6.	•		der Chapters 7, 11, or 13?	neck this box and submit this for	rm to the court with yo	our other so	chedules.
7.	■ Yes What kind of	f debt do you have?					
				lebts are those "incurred by an ing for statistical purposes. 28 U.S		a personal	, family, or
	☐ Your de	ebts are not primaril	y consumer debts. You hav	re nothing to report on this part o	of the form. Check thi	s box and :	submit this form to

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

the court with your other schedules.

Case 19-13588 Doc 1 Filed 03/18/19 Page 9 of 39

Debtor 1 **Debora K. Moxley** Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

200.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim	
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	s \$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 19-13588 Doc 1 Filed 03/18/19 Page 10 of 39

	O	ase 19-100	50 L	100 1 Thed 03/10/19 Ta	ge 10 01 39	
Fill in this infor	mation to identify	your case and t	his filin	g:		
Debtor 1	Debora K. M	loxlev				
	First Name		e Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middl	e Name	Last Name		
United States Ba	ankruptcy Court for	r the: MD				
						_
Case number _						☐ Check if this is an amended filing
						amonada ming
Official Fo	rm 106A/E	3				
_	_	_				4045
	e A/B: Pi		n accot	only once. If an asset fits in more than one o	eatogory list the asset in	12/15
it fits best. Be as c	complete and accura	ite as possible. If tw	vo marrie	d people are filing together, both are equally	responsible for supplying	ng correct information. If
more space is need	ded, attach a separa	te sneet to this forr	n. On the	top of any additional pages, write your nam	e and case number (if kn	own). Answer every question
Part 1: Describe	Each Residence, B	uilding, Land, or Ot	her Real	Estate You Own or Have an Interest In		
1. Do you own or h	nave any legal or eq	uitable interest in a	ny reside	nce, building, land, or similar property?		
☐ No. Go to Par	rt 2.					
Yes. Where i	is the property?					
1.1			What	is the property? Check all that apply		
	enbank Road			Single-family home		claims or exemptions. Put the
Street address,	, if available, or other de	scription		Duplex or multi-unit building	amount of any secured Creditors Who Have Cl	claims on <i>Schedule D:</i> aims Secured by Property.
				Condominium or cooperative		
				Manufactured or mobile home	Current value of the	Current value of the
Middle Ri		21220-0000		Land	entire property?	portion you own?
City	State	ZIP Code		Investment property Timeshare	\$184,700.00	· · · · · · · · · · · · · · · · · ·
				Other		f your ownership interest enancy by the entireties, or
			Who	has an interest in the property? Check one	a life estate), if known	
Baltimore				Debtor 1 only	Fee Simple	
County				Debtor 2 only Debtor 1 and Debtor 2 only		
•				At least one of the debtors and another	Check if this is co	ommunity property
			Othe	r information you wish to add about this iten	,	
			prop	erty identification number:		
2. Add the doll	lar value of the po	ortion you own fo	or all of	your entries from Part 1, including an	y entries for	\$404.700.00
pages you h	nave attached for	Part 1. Write tha	t numbe	er here		\$184,700.00
Part 2: Describe	Your Vehicles					
				ny vehicles, whether they are register		vehicles you own that
	ves. If you lease a ucks, tractors, sp			Schedule G: Executory Contracts and Ur provoles	iexpirea Leases.	
o. • • • • • • • • • • • • • • • • • • •	aono, nacioro, o	Join duling Volillon	, mot	,		
■ No						
☐ Yes						

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

Yes. Describe....

Wearing Apparel

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

Yes. Describe....

\$150.00 Jewelry

\$300.00

Case 19-13588 Doc 1 Filed 03/18/19 Page 12 of 39

Debtor 1 Debora K. Moxley				Cas	Case number (if known)				
13.	Examµ □ No	arm animals oles: Dogs, cats,	birds, ho	rses					
	— 103.	Describe	0 D = =				¢450.00		
_			2 Dog	<u>S</u>			\$150.00		
14.	■ No	her personal an		•	d not already list, including any health aid:	s you did not list			
15					Part 3, including any entries for pages you	u have attached	\$1,850.00		
		scribe Your Finan							
De	o you ov	vn or have any l	egal or e	equitable interest i	n any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.		
16.	□ No [′]	,,	,		nome, in a safe deposit box, and on hand whe	en you file your petiti	ion		
						Cash	\$35.00		
	□ No				counts; certificates of deposit; shares in credits with the same institution, list each. Institution name:	it unions, brokerage	houses, and other similar		
			17.1.	Checking	Howard Bank		\$350.00		
18.	Examp ■ No			cly traded stocks ent accounts with b	rokerage firms, money market accounts				
19.	Non-pu		tock and		porated and unincorporated businesses, i	ncluding an interes	st in an LLC, partnership,		
	■ No □ Yes.	Give specific inf		about them me of entity:		of ownership:			
20.	Negoti Non-ne ■ No	iable instruments	s include nents are	personal checks, ca those you cannot tr	potiable and non-negotiable instruments ashiers' checks, promissory notes, and mone cansfer to someone by signing or delivering the				
	_ 103.	Civo opodino ilin		uer name:					
21.	Examµ ■ No		IRA, ERI	SA, Keogh, 401(k),	403(b), thrift savings accounts, or other pens	sion or profit-sharing	plans		
	☐ Yes.	List each accour		tely. of account:	Institution name:				

Case 19-13588 Doc 1 Filed 03/18/19 Page 13 of 39

Debtor 1 Debora K. Moxley Case number (if known)					f known)	
22.	Your s Examp ■ No	hare of all un	and prepayments used deposits you have made sents with landlords, prepaid rent		, water), telecommunications	s companies, or others
23.			ct for a periodic payment of mor			
	■ No □ Yes		Issuer name and description.			
24.			ation IRA, in an account in a 1), 529A(b), and 529(b)(1).	qualified ABLE program, o	r under a qualified state tu	ition program.
	☐ Yes		Institution name and description	on. Separately file the record	s of any interests.11 U.S.C.	§ 521(c):
25.	Trusts,	, equitable o	r future interests in property (other than anything listed	in line 1), and rights or pov	wers exercisable for your benefit
	☐ Yes.	Give specific	information about them			
	Examp ■ No	oles: Internet	s, trademarks, trade secrets, a domain names, websites, proce to information about them			
	Licens	es, franchise	es, and other general intangib permits, exclusive licenses, coo		s, liquor licenses, professior	nal licenses
	■ No □ Yes.	Give specific	information about them			
M	oney or	property owe	ed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No	funds owed t	o you information about them, includi	ing whether you already filed	the returns and the tax year	s
	Examp		or lump sum alimony, spousal	support, child support, main	tenance, divorce settlement,	property settlement
	Examp ■ No	oles: Unpaid v benefits;	neone owes you vages, disability insurance payn unpaid loans you made to som information		r pay, vacation pay, workers	s' compensation, Social Security
	Interes	sts in insuran		th cavings account (USA); or	adit homoowaar'a ar rantar	's insurance
	■ No	nes. nealin, c	ilsability, or life illisurance, riealt	iii saviiigs account (HSA), cit	edit, nomeowner s, or remer	5 Ilisulance
	☐ Yes.	Name the ins	urance company of each policy Company name:	and list its value.	Beneficiary:	Surrender or refund value:
	If you a someo	are the benefi one has died.	perty that is due you from son ciary of a living trust, expect pro		policy, or are currently entitle	ed to receive property because

Case 19-13588 Doc 1 Filed 03/18/19 Page 14 of 39

Del	otor 1	Debora K. Moxley		Case number (if known)	
_	Examp	against third parties, whether or not you have filed a law ples: Accidents, employment disputes, insurance claims, or ri		and for payment	
	■ No □ Yes.	Describe each claim			
ı	No	contingent and unliquidated claims of every nature, inclu Describe each claim	ding counterclaims	of the debtor and rights to set o	off claims
		nancial assets you did not already list			
I	No	Give specific information			
36.		he dollar value of all of your entries from Part 4, includin art 4. Write that number here	• •	' '	\$385.00
Par	t 5: De	scribe Any Business-Related Property You Own or Have an Interes	st In. List any real estate	in Part 1.	
37. I	Do you o	own or have any legal or equitable interest in any business-related	property?		
	No. Go	to Part 6.			
	Yes. C	So to line 38.			
Par		scribe Any Farm- and Commercial Fishing-Related Property You C ou own or have an interest in farmland, list it in Part 1.	Own or Have an Interest	in.	
46.		own or have any legal or equitable interest in any farm-	or commercial fishir	ng-related property?	
	No.	Go to Part 7.			
	☐ Yes	. Go to line 47.			
Par	t 7:	Describe All Property You Own or Have an Interest in That You	Did Not List Above		
_		n have other property of any kind you did not already list? poles: Season tickets, country club membership	•		
		Give specific information			
54.	Add t	he dollar value of all of your entries from Part 7. Write th	at number here		\$0.00
Par	t 8:	List the Totals of Each Part of this Form			
55.	Part '	1: Total real estate, line 2			\$184,700.00
56.	Part 2	2: Total vehicles, line 5	\$0.00		
57.	Part 3	3: Total personal and household items, line 15	\$1,850.00		
58.	Part 4	4: Total financial assets, line 36	\$385.00		
59.	Part 5	5: Total business-related property, line 45	\$0.00		
60.	Part 6	6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7	7: Total other property not listed, line 54 +	\$0.00		
62.	Total	personal property. Add lines 56 through 61	\$2,235.00	Copy personal property total	\$2,235.00
63	Total	of all property on Schedule A/B Add line 55 + line 62			\$186 935 00

			Case 19-1	3588 Doc 1	Filed 03/18/19	Page 15 of	39	
Fil	l in this info	rmation to ident	ify your case:					
De	btor 1	Debora K.	Moxley					
D.	btor 2	First Name		Middle Name	Last Name			
1	ouse if, filing)	First Name		Middle Name	Last Name			
Un	ited States B	ankruptcy Court t	for the: MD					
Ca	se number							
	nown)						_	Check if this is an
							а	amended filing
<u>O</u> 1	ficial Fo	orm 106C						
S	chedul	le C: The	e Prope	rty You C	laim as Exer	npt		4/16
for spe any fun exe	property you ded, fill out a case numbe each item ocific dollar a applicable sds—may be mption to a	listed on Schedund attach to this user (if known). If property you camount as exemustatutory limit. Sunlimited in dolparticular dollar	le A/B: Property page as many c laim as exemp pt. Alternativel iome exemptio lar amount. Ho	(Official Form 106 copies of <i>Part 2: Ad</i> t, you must specify, you may claim to see the second as those the second as the second	filing together, both are equal/B) as your source, list the ditional Page as necessary by the amount of the exemple full fair market value compared for health aids, rights to man exemption of 100% coperty is determined to exempted to	ption you claim. Of the property beir receive certain be of fair market value	claim as executed ditional parameter way of day exempted the exempted and exempted	mpt. If more space is ges, write your name loing so is to state a d up to the amount of tax-exempt retirement w that limits the
		e statutory amo		Exempt				
					even if your spouse is filing	g with you.		
	_	•		•	is. 11 U.S.C. § 522(b)(3)	,		
	☐ You are o	claiming federal e	exemptions. 11	U.S.C. § 522(b)(2)				
2.	For any pro	perty you list or	Schedule A/E	3 that you claim as	exempt, fill in the inform	ation below.		
		tion of the property		Current value of the portion you own	ne Amount of the exempti	on you claim	Specific laws	that allow exemption
		•	•	Copy the value from	Check only one box for a	each evemntion		

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim	Specific laws that allow exemption
Household Goods & Furnishings Line from <i>Schedule A/B</i> : 6.1	A/B: 6.1 \$300.00 \$300.00		\$900.00 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
Household Electronics Line from Schedule A/B: 7.1	\$350.00		\$100.00 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
Household Electronics Line from Schedule A/B: 7.1	\$350.00		\$250.00 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)
Wearing Apparel Line from Schedule A/B: 11.1	\$300.00		\$300.00 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)
Jewelry Line from Schedule A/B: 12.1	\$150.00		\$150.00 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)

Official Form 106C

Case 19-13588 Doc 1 Filed 03/18/19 Page 16 of 39

Debora K. Moxley			Case number (if known)		
	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
_	\$150.00		\$150.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)	
ic from concedere 705.			100% of fair market value, up to any applicable statutory limit	1100.3 11 00-(1)(1)(1)(1)	
	\$35.00		\$35.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	
le Horri Schedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	1100. 3 11-30-(0)(3)	
•	\$350.00		\$350.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	
ie IIIIII Schedule A.B. 11.1			100% of fair market value, up to any applicable statutory limit	1100. 3 11-304(0)(3)	
			iled on or after the date of adjustme	nt.)	
		Dogs ne from Schedule A/B: 13.1 ash ne from Schedule A/B: 16.1 hecking: Howard Bank ne from Schedule A/B: 17.1 e you claiming a homestead exemption of more than \$160,37	portion you own Copy the value from Schedule A/B Dogs The from Schedule A/B: 13.1 The from Schedule A/B: 16.1 The from Schedule A/B: 17.1 The grown Schedule A/B: 17.1	portion you own Copy the value from Schedule A/B that lists this property Dogs The from Schedule A/B: 13.1 \$150.00 \$150.00 100% of fair market value, up to any applicable statutory limit ash The from Schedule A/B: 16.1 \$35.00 \$350.00 \$350.00 \$350.00 \$350.00 \$350.00 \$350.00 \$350.00 \$350.00 \$350.00 \$350.00	

Case 19-13588 Doc 1 Filed 03/18/19 Page 17 of 39

Fill in this information	on to identify you	r 00001				
Fill in this information						
	ebora K. Moxle	Middle Name	Last Name			
Debtor 2	ist ivaille	Wildlie Name	Lastivanie			
	rst Name	Middle Name	Last Name			
United States Bankrup	otcy Court for the:	MD				
Case number					□ Check	if this is an
(ii iii iii)					_	ded filing
000 1 1 5 14						
Official Form 10						
Schedule D:	Creditors	Who Have Claims	Secured	by Property	/	12/15
		two married people are filing togethe number the entries, and attach it to the				
1. Do any creditors have	claims secured by	your property?				
☐ No. Check this	box and submit th	nis form to the court with your other	r schedules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all o	of the information	pelow.				
Part 1: List All Sed	cured Claims					
	s. If a creditor has m	ore than one secured claim, list the cred	litor separately fo	Column A	Column B	Column C
each claim. If more than	one creditor has a pa	articular claim, list the other creditors in Part 2. As much			Value of collateral that supports this	Unsecured portion
	·	er according to the creditor's name.		value of collateral.	claim	If any
2.1 Selene Financ	е	Describe the property that secures to		\$196,000.00	\$184,700.00	\$11,300.00
Creditor's Name		7115 Greenbank Road Midd MD 21220 Baltimore County				
		Surviving Spouse	y			
PO Box 42203	39	As of the date you file, the claim is:	Check all that			
Houston, TX 7	-	apply. Contingent				
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		An agreement you made (such as r	nortgage or secu	red		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	2 only	Statutory lien (such as tax lien, med	chanic's lien)			
At least one of the deb		☐ Judgment lien from a lawsuit				
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)				
Date debt was incurred		Last 4 digits of account numb	per			
Add the dollar value of	f vour entries in Co	lumn A on this page. Write that numb	or horo:	\$196,00	0.00	
	=	ne dollar value totals from all pages.	ei liele.			
Write that number her				\$196,00	0.00	
Part 2: List Others	to Be Notified fo	r a Debt That You Already Listed				
to collect from you for a	debt you owe to so ebts that you listed	notified about your bankruptcy for a comeone else, list the creditor in Part 1 in Part 1, list the additional creditors	, and then list th	ne collection agency her	e. Similarly, if you have	more than one
П "						
	treet, City, State & Z dock, Esquire	ip Code	On which	n line in Part 1 did you en	ter the creditor? 2.1	
BWW Law Gr			l ast 4 di	gits of account number		
	ve Boulevard,	Ste. 101	Last 4 UI	g5 or account number	_	

Official Form 106D

Case 19-13588 Doc 1 Filed 03/18/19 Page 18 of 39

	Case 19	-13500 DUC	i Filed 03/1	10/19 Page 10 01	39	
Fill in this info	rmation to identify your cas	e:				
Debtor 1	Debora K. Moxley					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States B	sankruptcy Court for the: M	D				
Case number						
(if known)						Check if this is an amended filing
Official For	m 106F/F					3
	E/F: Creditors Who	Have Unsecu	red Claims			12/15
Schedule G: Exec D: Creditors Who the Continuation F number (if known)	ntracts or unexpired leases that of utory Contracts and Unexpired I Have Claims Secured by Proper Page to this page. If you have no). All of Your PRIORITY Unsec	Leases (Official Form 10 ty. If more space is need information to report in	6G). Do not include a ded, copy the Part yo	any creditors with partially sec ou need, fill it out, number the o	ured claims entries in the	that are listed in Schedule boxes on the left. Attach
	tors have priority unsecured clai					
_ ′		ins against you?				
No. Go to	Part 2.					
☐ Yes.						
	All of Your NONPRIORITY U					
3. Do any credit	tors have nonpriority unsecured	claims against you?				
□ No. You h	ave nothing to report in this part. S	ubmit this form to the cou	ırt with your other sche	dules.		
Yes.						
claim, list the	ur nonpriority unsecured claims creditor separately for each claim. a particular claim, list the other cre	For each claim listed, ide	ntify what type of clain	n it is. Do not list claims already i	included in Pa	art 1. If more than one
4.1 Advan	ced Radiology	l act 4 digite	of account number	9688		\$70.00
	ity Creditor's Name		or account number	3000		Ψ70.00
	Network PI	When was th	ne debt incurred?			<u> </u>
	go, IL 60673 Street City State Zip Code	As of the da	te you file, the claim	is: Check all that apply		
Who inc	urred the debt? Check one.	☐ Continger	nt			
Debto	or 1 only	☐ Unliquida				
☐ Debto	or 2 only	☐ Disputed				
☐ Debto	or 1 and Debtor 2 only	•	IPRIORITY unsecure	d claim:		
☐ At lea	ast one of the debtors and another	☐ Student Id	oans			
	ck if this claim is for a communitation	ty debt	•	aration agreement or divorce tha	t you did not	
■ No		☐ Debts to p	pension or profit-sharing	ng plans, and other similar debts		
☐ Yes		Other. Sp	ecify Radiologic	cal Services		

Case 19-13588 Doc 1 Filed 03/18/19 Page 19 of 39

Debora K. Moxley		Case number (if known)				
4.2	Capital One, N.A.	Last 4 digits of account number	\$231.52			
	Nonpriority Creditor's Name c/o Beckett and Lee LLP PO Box 3001	When was the debt incurred?				
	Malvern, PA 19355 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Kohls Credit Card				
4.3	Mayor and City Council of Baltimore	Last 4 digits of account number	\$162.77			
	Nonpriority Creditor's Name					
	200 Holliday Street Room #1 Bankruptcy	When was the debt incurred?				
	Baltimore, MD 21202					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Water Bill				
4.4	Medstar Franklin Square Nonpriority Creditor's Name	Last 4 digits of account number 9926	\$393.00			
	PO Box 418923 Boston, MA 02241	When was the debt incurred?				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	■ Other. Specify Medical Services				

Case 19-13588 Doc 1 Filed 03/18/19 Page 20 of 39

Debtor 1	Debora K	K. Moxley		ase nu	umber (if I	known)		
	Medstar Ph	nysicians Group 20	Last 4 digits of account number	9659	1	_		\$391.00
	PO Box 418		When was the debt incurred?					
	Boston, MA Number Street	A 02241 City State Zip Code	As of the date you file, the claim is	: Check	all that ap	ply		
	Who incurred	the debt? Check one.	☐ Contingent					
	Debtor 1 on	ly	☐ Unliquidated					
	Debtor 2 on	ly	☐ Disputed					
	Debtor 1 an	d Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	☐ At least one	of the debtors and another	Student loans	olalli.				
		is claim is for a community debt	☐ Obligations arising out of a separa report as priority claims	ation ag	reement o	r divorce that you di	d not	
		bject to offset?	☐ Debts to pension or profit-sharing		and athers	similar dabta		
	■ No					sirillar debis		
	Yes		Other. Specify Medical Ser	vices				
		I Sys Inc/33	Last 4 digits of account number	4265		_		\$798.00
	•	a Drive, Ste. 514 ngton, PA 19034	When was the debt incurred?					
_	Number Street	City State Zip Code the debt? Check one.	As of the date you file, the claim is	Check	all that ap	ply		
	_		☐ Contingent					
	■ Debtor 1 on	•	☐ Unliquidated					
	Debtor 2 on	•	☐ Disputed					
	_	d Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	At least one	of the debtors and another	☐ Student loans					
		is claim is for a community debt block to offset?	Obligations arising out of a separa report as priority claims	ation ag	reement o	r divorce that you di	d not	
	■ No		☐ Debts to pension or profit-sharing	plans, a	and other s	similar debts		
	☐ Yes		Other. Specify EMC Emerg	ency	Physici	ans		
Part 3:	List Other	s to Be Notified About a Debt	That You Already Listed					
trying t more t	to collect from han one credite bts in Parts 1 c	you for a debt you owe to someone		s 1 or 2	, then list	the collection age	ncy here. Sim	ilarly, if you have
		certain types of unsecured claims.	This information is for statistical repo	orting p	ourposes o	only. 28 U.S.C. §15	9. Add the am	ounts for each type
or unse	ecured claim.							
	6a.	Domestic support obligations		6a.	\$	Total Claim	0.00	
Total cla		Domocio capport obligatione		ou.	Ψ		0.00	
from Pa		Taxes and certain other debts yo	-	6b.	\$		0.00	
	6c. 6d.	Claims for death or personal inju	ry while you were intoxicated red claims. Write that amount here.	6c. 6d.	\$		0.00	
	ou.	Other. Add all other priority disect	red daims. Write that amount here.	ou.	\$		0.00	
	6e.	Total Priority. Add lines 6a through	n 6d.	6e.	\$		0.00	
						Total Claim		
	6f.	Student loans		6f.	\$		0.00	
Total cla		Obligations arising out of a sena	ration agreement or divorce that you					
		did not report as priority claims	-	6g.	\$		0.00	
	6h. 6i.	•	g plans, and other similar debts ecured claims. Write that amount here.	6h. 6i.	\$ \$	2.0	0.00 046.29	
	JI.	und all official formatty und	side in the second in the	···		2,0	770.23	
	6j.	Total Nonpriority. Add lines 6f thro	ough 6i.	6j.	\$	2,0	146.29	

Case 19-13588 Doc 1 Filed 03/18/19 Page 21 of 39

Fill in this infor	rmation to identify yo	ur case:			
Debtor 1	Debora K. Moxl	ley			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the	: MD			
Case number					
(if known)				☐ Check if thi amended fi	

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have the r, Street, City, State and ZIP	e contract or lease Code	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.3	Oity		Otate	Zii Gode	
2.0	Name				
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	
2.5	Oity		Otate	ZII OOUE	
0	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_

Case 19-13588 Doc 1 Filed 03/18/19 Page 22 of 39

Fill in this in	nformation to identify your ca	950.			
Debtor 1	Debora K. Moxley				
DCDIOI 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the:	MD			
_	-				
Case numbe (if known)	r				☐ Check if this is an amended filing
	Form 106H	htoro			
<u>scneau</u>	ile H: Your Code	ptors			12/15
Arizona,	n the last 8 years, have you l i California, Idaho, Louisiana, N o to line 3.				rty states and territories include .)
☐ Yes. [Did your spouse, former spous	s. Do not include you	ur spouse as a codebtor		ng with you. List the person show the creditor on Schedule D (Offic
Form 10), Schedule E/F, or Schedule G to
	olumn 1: Your codebtor ne, Number, Street, City, State and ZIP (Code		Column 2: The cr Check all schedul	editor to whom you owe the debt es that apply:
3.1 Na	me			□ Schedule D, lir □ Schedule E/F, □ Schedule G, lir	line
Nu Cit	mber Street y	State	ZIP Code	_	
3.2 Na	me			Schedule D, lir	line
Ni.	mber Street				
Nu Cit		State	ZIP Code		

Fill	in this information	to identify your c	ase:									
Del	btor 1	Debora K. M	oxley									
1 -	btor 2 buse, if filing)					_						
Uni	ited States Bankrup	tcy Court for the	: _MD			_						
(If kr	se number	4001					□ A		ed filii ent sl	howing	g postpetition	
	fficial Form						M	M / DD/ \	YYYY	,		
	chedule I:		ome sible. If two married peo									12/15
spo atta	use. If you are sep ch a separate she rt 1: Describ	parated and you et to this form. e Employment	are married and not fili r spouse is not filing w On the top of any additi	ith you, do not includ	de infor	mat	ion abou	t your sp umber (if	kno	e. If mo	ore space is	needed,
	information.			2.3.1.2							ing spouse	
	If you have more attach a separate information about employers.	page with	Employment status	☐ Employed ■ Not employed				☐ Empl	•			
			Occupation	Retired								
	Include part-time self-employed wo		Employer's name									
	Occupation may or homemaker, if		Employer's address									
			How long employed the	here?								
Par	rt 2: Give De	tails About Mor	nthly Income					_				
	imate monthly incu		ate you file this form. If	you have nothing to re	port for	any	line, write	e \$0 in the	e spa	ice. Ind	clude your no	on-filing
-	ou or your non-filing e space, attach a s		ore than one employer, co	ombine the information	for all	emp	loyers for	that pers	on or	n the li	nes below. If	you need
							For Dek	otor 1			otor 2 or ng spouse	
2.			ry, and commissions (b calculate what the month		2.	\$		0.00	\$		N/A	
3.	Estimate and lis	t monthly overt	ime pay.		3.	+\$		0.00	+\$;	N/A	
4.	Calculate gross	Income. Add lir	ne 2 + line 3.		4.	\$		0.00		\$	N/A	

Case 19-13588 Doc 1 Filed 03/18/19 Page 24 of 39

Debt	tor 1	Debora K. Moxley		Ca	ase number (<i>if kn</i> e	own)				
				F	For Debtor 1		For D	ebtor	2 or	
							non-fi	iling s	pouse	
	Сор	y line 4 here	4.	9	0	.00	\$		N/A	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	. 9	6 0	.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	. 9	0	.00	\$		N/A	-
	5c.	Voluntary contributions for retirement plans	5c.	9	0	.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	. 9	0	.00	\$		N/A	<u> </u>
	5e.	Insurance	5e.		·	.00	\$		N/A	_
	5f.	Domestic support obligations	5f.	9	·	.00	\$		N/A	_
	5g.	Union dues	5g.			.00	\$		N/A	_
	5h.	Other deductions. Specify:	_ 5h.	+ \$.00	+ \$		N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$.00	\$		N/A	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$. 0	.00	\$		N/A	<u>-</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	. 9	s 0	.00	\$		N/A	
	8b.	Interest and dividends	8b.			.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	9	6 0	.00	\$		N/A	_
	8d.	Unemployment compensation	8d.	. 9	0	.00	\$		N/A	_
	8e.	Social Security	8e.	. 9	1,565	.00	\$		N/A	-
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e 8f. 8g.			.00	\$		N/A N/A	_
	8h.	Other monthly income. Specify: Family Contribution	8h.			.00			N/A	_
0	ام ۸		_	•					NI/	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,165	.00	\$		N/.	<u> </u>
10.	Cald	culate monthly income. Add line 7 + line 9.	10.	\$	2,165.00	+ \$		N/A	= \$	2,165.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		_		' -			-	
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your refriends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe				•	chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes						12.	\$	2,165.00
	_		_						Combi month	ned ly income
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?							
	_	Yes Explain:								

Official Form 106I Schedule I: Your Income page 2

Fill	in this informa	tion to identify yo	our case:					
	tor 1	Debora K. M				Chec	k if this is:	
		Debola K. W	Oxicy				An amended filing	
1	tor 2							ving postpetition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unit	ed States Bankrı	uptcy Court for the:	MD			Ī	MM / DD / YYYY	
1	e number nown)							
(
O	fficial Fo	rm 106J						
S	chedule	J: Your l	Exper	ises				12/15
Be info	as complete a	and accurate as	possible eded, atta	. If two married people a ch another sheet to this				
Par		ibe Your House	hold					
1.	Is this a join							
	■ No. Go to		in a senar	ate household?				
	_ 100. 200		a copa.					
	□ Ye	es. Debtor 2 mus	st file Offic	ial Form 106J-2, <i>Expense</i> :	s for Separate House	ehold of Deb	tor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Do and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.						☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes
								□ No
2	Do your ove	enses include	_					☐ Yes
3.	expenses of	f people other the d your depende	han $_{oldsymbol{\sqcap}}$	No Yes				
Par	t 2: Estim	ate Your Ongoi	ng Month	v Expenses				
exp	imate your ex	penses as of yo	our bankrı	uptcy filing date unless y				apter 13 case to report of the form and fill in the
Inc	lude expense	s paid for with I	non-cash	government assistance i	if vou know			
the		n assistance an		cluded it on Schedule I:			Your expe	enses
(0.		, oi.,					<u> </u>	
4.		or home owners and any rent for the		ses for your residence. I or lot.	nclude first mortgag	e 4. \$		1,300.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
	4b. Proper	rty, homeowner's	s, or renter	's insurance		4b. \$		0.00
				pkeep expenses		4c. \$		0.00
5.		owner's associat		dominium dues our residence, such as ho	me equity loans	4d. \$ 5. \$		0.00
J.	Auditional II	norigage payint	onto for yo	on residence, such as 110	THE Equity IDAHS	э. ф		0.00

Case 19-13588 Doc 1 Filed 03/18/19 Page 26 of 39

Debtor 1	Debora I	K. Moxley	Case num	ber (if known)	
6. Util	ities:				
6. Util 6a.		heat, natural gas	6a.	¢	0.00
6b.			6b.		11.00
		wer, garbage collection		·	
6c.	•	e, cell phone, Internet, satellite, and cable services	6c.	·	0.00
6d.		-	6d.	·	0.00
		ekeeping supplies	7.	·	500.00
3. Chi	Idcare and o	hildren's education costs	8.	\$	0.00
. Clo	thing, laund	ry, and dry cleaning	9.	\$	0.00
0. Per	sonal care p	roducts and services	10.	\$	35.00
1. Med	dical and de	ntal expenses	11.		0.00
		Include gas, maintenance, bus or train fare.		·	
	not include c		12.	\$	19.00
		clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
		ributions and religious donations	14.	·	0.00
		Tibulions and religious donalions	14.	Ψ	0.00
	urance.	aurance deducted from your pay or included in lines 4 or 20			
		surance deducted from your pay or included in lines 4 or 20.	150	¢	0.00
	Life insura		15a.	· -	0.00
	. Health ins		15b.	·	0.00
15c	. Vehicle in	surance	15c.		0.00
15d	 Other insu 	rance. Specify:	15d.	\$	0.00
6. Tax	es. Do not in	clude taxes deducted from your pay or included in lines 4 or 20.			
	ecify:		16.	\$	0.00
		ease payments:		· 	
		ents for Vehicle 1	17a.	\$	0.00
		ents for Vehicle 2	17b.	·	0.00
			17b.		
	. Other. Spe			·	0.00
	I. Other. Spe		17d.	\$	0.00
		of alimony, maintenance, and support that you did not report as		¢	0.00
		your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	Φ	
		s you make to support others who do not live with you.		\$	0.00
	ecify:		19.		
		erty expenses not included in lines 4 or 5 of this form or on Sch	edule I: Y	our Income.	
20a	 Mortgages 	s on other property	20a.	\$	0.00
20b	. Real estat	e taxes	20b.	\$	0.00
20c	. Property, I	nomeowner's, or renter's insurance	20c.	\$	0.00
		ce, repair, and upkeep expenses	20d.	\$	0.00
		er's association or condominium dues	20e.	·	0.00
		ers association of condominatin dues		·	
1. Oth	er: Specify:		21.	+\$	0.00
2 Cal	culate vour	monthly expenses			
	a. Add lines 4			\$	4 005 00
		•			1,865.00
22b	o. Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c	. Add line 22	a and 22b. The result is your monthly expenses.		\$	1,865.00
					·
	•	monthly net income.			
		12 (your combined monthly income) from Schedule I.	23a.	·	2,165.00
23b	. Copy your	monthly expenses from line 22c above.	23b.	-\$	1,865.00
23c	. Subtract y	our monthly expenses from your monthly income.			
		is your monthly net income.	23c.	\$	300.00
		,			
24. Do	you expect a	an increase or decrease in your expenses within the year after y	ou file this	s form?	
		u expect to finish paying for your car loan within the year or do you expect your			or decrease because of a
mod	lification to the	terms of your mortgage?			
	No.				
	Yes.	Explain here:			
ш,	ı 6 5.	Explain note.			

Fill in this info	rmation to identify yo	nir case:		
Debtor 1	Debora K. Mox	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the	e: MD		
Case number				
(if known)				☐ Check if this is an
				amended filing
Official For	m 106Dec			
		on Individual	Dobtor's Cobo	dulaa
Declara	tion About	an individual	Debtor's Sche	dules 12/15
If two married r	neonle are filing toge	ther both are equally respons	onsible for supplying correct	information
·				
				king a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20
	ey or property by frau 18 U.S.C. §§ 152, 134		Kruptcy case can result in fin	es up to \$250,000, or imprisonment for up to 20
•	,			
Sig	gn Below			
Did you n	ay or agree to hav so	maona who is NOT an atto	rney to help you fill out bankr	unter forms?
Dia you p	ay or agree to pay so	meone who is NOT all allo	mey to help you mi out bank	upicy forms:
■ No				
☐ Yes.	Name of person			Attach Bankruptcy Petition Preparer's Notice,
_	·			Declaration, and Signature (Official Form 119)
Under pen	alty of perjury, I decla	are that I have read the sun	nmary and schedules filed wit	th this declaration and
that they a	re true and correct.		•	
X /s/ De	bora K. Moxley		Χ	
	ra K. Moxley		Signature of Debte	or 2
	ure of Debtor 1		-	
Date	March 18, 2019		Date	
Date -	mai Cii 10, 2019			

Fill	in this infor	mation to identify	your case:			
Deb	otor 1	Debora K. Mo		Lord Nove		
	otor 2 use if, filing)	First Name	Middle Name Middle Name	Last Name Last Name		
Unit	ted States Ba	ankruptcy Court for	the: MD			
	iod olaloo Be	and aproy Court for	- IND			
	se number _					Check if this is an amended filing
Sta Be a	s complete a	of Financia and accurate as per	al Affairs for Indivious particular ossible. If two married people ded, attach a separate sheet to	e are filing together, both ar	e equally responsible for s	
		n). Answer every o Details About You	question. r Marital Status and Where Yo	ou Lived Before		
1.	What is you	r current marital s	status?			
	_					
	✓ Married✓ Not ma					
2.	During the I	ast 3 years, have	you lived anywhere other tha	n where you live now?		
	No					
	☐ Yes. Lis	st all of the places y	ou lived in the last 3 years. Do	not include where you live no	w.	
	Debtor 1 P	rior Address:	Dates Debtor lived there	1 Debtor 2 Prior A	ddress:	Dates Debtor 2 lived there
			u ever live with a spouse or l , California, Idaho, Louisiana, N			
						,
	■ No	aka sura you fill out	Schedule H: Your Codebtors (Official Form 106H)		
		ake sure you iiii out	Scriedule II. Tour Codebiors (Official Form Toorly.		
Par	t 2 Expla	in the Sources of	Your Income			
4.	Fill in the total f you are fili	al amount of incom	n employment or from operate you received from all jobs and you have income that you rece	d all businesses, including pa	rt-time activities.	alendar years?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

Official Form 107

Case number (if known)

5.	Include inc	come regard	dless of wheth	er that income is	s taxable. Example	vious calendar years as of other income are come; interest; divide	alimony; child sup		
						ve income that you re			
	List each	source and	the gross inco	ome from each so	ource separately. [Do not include income	that you listed in I	ine 4.	
	□ No								
	Yes.	Fill in the de	etails.						
				Debtor 1			Debtor 2		
				Sources of inc Describe below	ea (be	oss income from ch source efore deductions and clusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Fre the	om January e date you f	1 of curre iled for ba	nt year until nkruptcy:	Social Secur	ity	\$4,695.00			
Pa	rt 3: List	Certain Pa	ayments You	Made Before Yo	ou Filed for Bank	ruptcy			
6.	Are either ☐ No.	Neither D	ebtor 1 nor D	ebtor 2 has prin	ily consumer deb marily consumer , or household pur	debts. Consumer del	bts are defined in 1	1 U.S.C. § 10	01(8) as "incurred by ar
		□ No.	Go to line 7			pay any creditor a to			
		□ Yes	paid that cre not include	editor. Do not inc payments to an a	clude payments for attorney for this ba		ligations, such as c	hild support	and alimony. Also, do
	■ Yes.	Debtor 1	or Debtor 2 o	r both have prir	marily consumer	er that for cases filed on debts. I pay any creditor a to		-	il.
		_	·	•	ankrupicy, did you	i pay any creditor a to	iai oi pood di more	f	
		■ No. □ Yes	Go to line 7		uham vav naid a ta	otal of \$600 or more a	nd the total amoun	t vou poid the	at araditar. Da nat
		— res	include pay		stic support obligat	otal of \$600 or more a ions, such as child su			
	Creditor'	s Name an	d Address	Date	es of payment	Total amount paid	Amount you still owe	Was this p	payment for
7.	Insiders in corporatio including of	clude your	relatives; any you are an of	general partners ficer, director, pe	r; relatives of any gerson in control, or	ment on a debt you general partners; partr owner of 20% or mor C. § 101. Include payr	nerships of which you e of their voting sec	ou are a gene curities; and a	eral partner; any managing agent,
	☐ Yes.	. ,	ments to an in						
	Insider's	Name and	Address	Date	es of payment	Total amount paid	Amount you still owe	Reason fo	or this payment
8.	insider?					ayments or transfer	any property on a	ccount of a	debt that benefited a
	include pa	yments on	debts guarant	eed or cosigned	by an insider.				
	■ No □ Yes.	l iet all nove	mente to an in	sider					
		Name and	nents to an in Address		es of payment	Total amount paid	Amount you still owe		or this payment
						paid	Juli OWE	morado of	and o name

Debtor 1 Debora K. Moxley

Deb	ebtor 1 Debora K. Moxley			Case number (if known)					
Par	t 4:	Identify Legal Actions, Repossessions	s, and Foreclosures						
9.	List al	n 1 year before you filed for bankrupto Il such matters, including personal injury of ications, and contract disputes.							
	_	No /es. Fill in the details.							
	Case		Nature of the case	Court or agency		Status of th	e case		
	War	d, et al vs Moxley, et al 17012608	Foreclosure	Circuit Court for Baltimo County 401 Bosley Avenue Towson, MD 21204		■ Pending □ On appe □ Conclud	al		
10.	Check	n 1 year before you filed for bankrupto c all that apply and fill in the details below No. Go to line 11.		erty repossessed, foreclosed	, garnish	ed, attache	d, seized, or levied?		
		litor Name and Address	Describe the Property Explain what happened	1	Date		Value of the property		
11.	accou	n 90 days before you filed for bankrupt unts or refuse to make a payment beca No Yes. Fill in the details.		luding a bank or financial ins	stitution,	set off any	amounts from your		
	Cred	litor Name and Address	Describe the action the	creditor took	Date ac	ction was	Amount		
12.	Within court	n 1 year before you filed for bankruptc -appointed receiver, a custodian, or an	y, was any of your prope other official?	erty in the possession of an a	ssignee	for the ben	efit of creditors, a		
	_	No You							
Par		es List Certain Gifts and Contributions							
	Within	n 2 years before you filed for bankrupto	cy, did you give any gifts	s with a total value of more t	han \$600	per person	?		
	Gifts	/es. Fill in the details for each gift. with a total value of more than \$600 person	Describe the gifts		Dates y	ou gave	Value		
	Pers Addr	on to Whom You Gave the Gift and ess:							
14.	I	n 2 years before you filed for bankrupto No Yes. Fill in the details for each gift or contr		s or contributions with a tota	l value o	f more than	\$600 to any charity?		
	Gifts more Char	or contributions to charities that total than \$600 rity's Name		contributed	Dates y		Value		

Debto	Debora K. Moxley			Cas	e number (if known)	
Part 6	6: List Certain Losses						
5. V	Vithin 1 year before you filed for bankrup lisaster, or gambling?	tcy or since	e you filed for bankruptcy, d	id yoι	ı lose anyt	hing because of the	ft, fire, other
	No Yes. Fill in the details.						
	how the loss occurred	nclude the a	ny insurance coverage for the amount that insurance has paid arance claims on line 33 of Sca	d. List		Date of your loss	Value of property lost
Part 7	7: List Certain Payments or Transfers						
С	Vithin 1 year before you filed for bankrup onsulted about seeking bankruptcy or proclude any attorneys, bankruptcy petition proclude. No Yes. Fill in the details.	reparing a k	pankruptcy petition?				erty to anyone you
, I	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	trar	scription and value of any pr nsferred	opert	у	Date payment or transfer was made	Amount of payment
į	Douglas R. Gorius, PA 511B Eastern Blvd Baltimore, MD 21221-6733 dgorius.esq@comcast.net	Att	orney's Fee			3/15/2019	\$1,500.00
•	United States Bankruptcy Court 101 W. Lombard Street Baltimore, MD 21201	Fili	ng Fee Installment			3/15/2019	\$111.00
9	Dollar Learning Foundation, Inc. 9030 Hayvenhurst Avenue North Hills, CA 91343	Cr€	edit Counseling			3/17/2019	\$20.00
р	Vithin 1 year before you filed for bankrup promised to help you deal with your credi to not include any payment or transfer that y	tors or to n	nake payments to your credi			or transfer any prope	erty to anyone who
•	_ 140						
ı	Person Who Was Paid Address		scription and value of any pr nsferred	opert	у	Date payment or transfer was	Amount of payment
tr Ir	Vithin 2 years before you filed for bankru ransferred in the ordinary course of your nolude both outright transfers and transfers nolude gifts and transfers that you have alre	business c made as se	or financial affairs? curity (such as the granting of				
		Dar	porintian and value of		Doggribe	nny proporty or	Doto transfer was
	Person Who Received Transfer Address		scription and value of perty transferred			any property or received or debts change	Date transfer was made
	Person's relationship to you					-	

Debtor 1	Debora	K.	Мо	xle	v
----------	--------	----	----	-----	---

Case number (if known)

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.										
	Name of trust	Description and	value of the pro	perty trans	sferred	Date Transfer was made					
Par	t 8: List of Certain Financial Accounts, Inst	ruments, Safe Depos	sit Boxes, and S	torage Uni	ts						
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred?	, were any financial a	ccounts or inst	ruments he	eld in your name, or for y	our benefit, closed,					
	Include checking, savings, money market, or houses, pension funds, cooperatives, associated No				it; shares in banks, credi	t unions, brokerage					
	Yes. Fill in the details.										
		Last 4 digits of account number	Type of according trument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer					
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?										
	■ No □ Yes. Fill in the details.										
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?					
22.	Have you stored property in a storage unit or	place other than you	ır home within 1	l year befo	re you filed for bankrupt	cy?					
	■ No □ Yes. Fill in the details.										
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?					
Par	t 9: Identify Property You Hold or Control for	or Someone Else									
23.	Do you hold or control any property that som for someone.	neone else owns? Inc	lude any proper	ty you bor	rowed from, are storing t	or, or hold in trust					
	■ No □ Yes. Fill in the details.										
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	Value					
Par	t 10: Give Details About Environmental Infor	rmation									
For	the purpose of Part 10, the following definition	ns apply:									
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these s	e air, land, soil, surfa	ce water, groun								
	Site means any location, facility, or property at to own, operate, or utilize it, including dispos	as defined under any		law, wheth	ner you now own, operate	e, or utilize it or used					
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.										

Official Form 107

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1	Debora	K	Moxley
DODIO! I	DEDUIA	rv.	INIOVIEA

Case number (if known)

24.	Has	las any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	nd	Environmental law, if you know it	Date of notice		
25.	Hav	Have you notified any governmental unit of any release of hazardous material?						
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	nd	Environmental law, if you know it	Date of notice		
26.	Hav	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
		No Yes. Fill in the details.						
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ature of the case	Status of the case		
Par	t 11:	Give Details About Your Business or	Connections to Any Business					
27.	Wit	nin 4 years before you filed for bankrupt	cy, did you own a business or have a	ny c	of the following connections to any	business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
		☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
		☐ A partner in a partnership						
		□ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	■ No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill in the details below for each business.							
	Address		Describe the nature of the business		Employer Identification number			
			Name of accountant or bookkeeper	Name of accountant or bookkeeper		Do not include Social Security number or ITIN.		
		Dates business existed						
28.		Nithin 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial nstitutions, creditors, or other parties.						
		No						
	∐ Na	Yes. Fill in the details below.	Date leaved					
		me dress mber, Street, City, State and ZIP Code)	Date Issued					

Case 19-13588 Doc 1 Filed 03/18/19 Page 34 of 39

Debtor 1 Debora K. Moxley		Case number (if known)
Part 12: Sign Below		
are true and correct. I understand tha	t making a false statement, concealing prines up to \$250,000, or imprisonment fo	ments, and I declare under penalty of perjury that the answers property, or obtaining money or property by fraud in connection r up to 20 years, or both.
/s/ Debora K. Moxley		
Debora K. Moxley Signature of Debtor 1	Signature of Debtor	2
Date March 18, 2019	Date	
Did you attach additional pages to Yo ■ No □ Yes	our Statement of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
Did you pay or agree to pay someone ■ No	who is not an attorney to help you fill or	ut bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Cha	apter 7:	Liquidation	
	\$245	filing fee	
	\$75	administrative fee	
<u>+</u>	\$15	trustee surcharge	
	\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Advanced Radiology 26999 Network Pl Chicago, IL 60673

Capital One, N.A. c/o Beckett and Lee LLP PO Box 3001 Malvern, PA 19355

Mayor and City Council of Baltimore 200 Holliday Street Room #1 Bankruptcy Baltimore, MD 21202

Medstar Franklin Square PO Box 418923 Boston, MA 02241

Medstar Physicians Group 20 PO Box 418498 Boston, MA 02241

Nicholas Derdock, Esquire BWW Law Group LLC 6003 Executive Boulevard, Ste. 101 Rockville, MD 20852

Selene Finance PO Box 422039 Houston, TX 77242

Transworld Sys Inc/33 500 Virginia Drive, Ste. 514 Fort Washington, PA 19034